



Union Plus Credit Cards

New and Improved Credit Cards Designed for Your Members

The new and improved Union Plus Credit Card program features two new credit cards with improved assistance benefits. More than one million union members carry the Union Plus Credit Card.

2 New Credit Cards

There are two card options, so your members can choose the one that may best meets their needs:

- **Cash Rewards Card.** The new no-hassle Cash Rewards Card earns unlimited 1.5% cash back on every purchase. It's great for those who want rewards every time they make a purchase. Cash rewards are earned on every purchase, with no limits, complicated reward structures or rotating categories. It also comes with a low intro APR for 12 months.
- **Low Intro APR Card.** This card offers a low intro APR for 15 months for those who want to transfer a higher-rate balance and save on interest.

Improved Assistance Benefits

The assistance benefits have provided more than \$1.7 million to help union cardholders facing financial hardships since 2009. Regardless of which card is chosen, after just three months of carrying the card, cardholders may be eligible for improved assistance grants:

- **Job Loss Grants** of \$300 (was \$250) help eligible cardholders who have recently been laid off.
- **Strike Grants** of \$300 (was \$250) provide assistance to eligible cardholders who are on a union-sanctioned strike or experiencing a lockout.
- **Disability Grants** of \$1,600–\$2,700 (was \$1,250–\$2,250) help eligible cardholders who have lost significant income due to a long-term illness or disability.
- **Hospital Grants** of \$1,200 (was \$1,000) aid eligible cardholders with large, unreimbursed hospital expenses.

All grants approved for eligible cardholders are paid by check—and they never have to be paid back.



NEW—1.5% Cash Rewards Card

More Reasons to Carry the Union Card

- Competitive rates
- U.S.-based customer service
- \$0 fraud liability if card is lost or stolen
- No penalty rate on existing balances
- No foreign transaction fee
- No check-by-phone fee
- Displays the union logo, showing union loyalty and union pride each time the card is used
- Issued by Capital One®, a U.S.-based bank

Disaster Relief Grants

Union Plus Disaster Relief Grants of \$500 are available to help eligible cardholders facing financial hardship due to a natural disaster. The money does not have to be repaid. Since 2005, the Union Plus Disaster Relief Fund has provided more than \$780,000 in aid to union members facing hardships following Hurricanes Sandy and Katrina, tornadoes, floods, wild fires and other natural disasters.



Credit Card Rebates and Discounts

Union member cardholders are eligible for the following rebates and discounts when they use their Union Plus Credit Cards:

- **\$100 AT&T Union-Made Rebate** – Cardholders who switch to AT&T from a non-union wireless provider and use the Union Plus AT&T 15% discount program are eligible for a \$100 rebate.
- **\$100 AT&T New Smartphone Rebate** – Cardholders who buy a new smartphone and a data plan through the Union Plus AT&T 15% discount program are eligible for a \$100 rebate.
- **\$50 Union HVAC Rebate** – Cardholders who purchase an annual service contract from a union HVAC professional are eligible for a \$50 rebate.
- Additional 5% savings on flowers for a total 25% discount when cardholders choose Union Plus MasterCard® at checkout. Visit [UnionPlus.org/Flowers](https://www.unionplus.org/flowers).
- Additional 5% savings on pet food, toys and supplies for a total 15% discount when cardholders use their Union Plus Credit Card at [store.UnionPlusPets.com](https://store.unionpluspets.com).

The MasterCard Brand Mark is a registered trademark of MasterCard International Incorporated.



Union Plus cardholder and USW member, **Kurt Stewart**, received a \$1,000 Union Plus Credit Card Disability Grant.

How To Apply

Members can apply online at [UnionCardApply.com](https://www.UnionCardApply.com) or by calling **1-800-522-4000**

Customer Service: Current cardholders can call **1-800-622-2580** to speak to a U.S.-based representative

Credit approval required. Terms & Conditions apply. Union Plus Credit Cards issued by Capital One®, N.A.